

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:) Examiner: Paul W. Shumate
Gyan P. Sinha et al.) Group Art Unit: 3693
Application No.: 10/661,211) Confirmation No.: 7189
Filing Date: September 12, 2003) Attny. Dckt. No. 14846-96
Title: METHOD AND SYSTEM FOR)
ESTIMATING A BUCKET)
TRANSITION DISTRIBUTION OF ONE)
OR MORE BONDS AND FOR)
EVALUATING CREDIT RISK OF)
COLLATERALIZED DEBT)
OBLIGATIONS)

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Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

RESPONSE TO FINAL OFFICE ACTION

Sir:

In response to the Final Office Action dated October 7, 2008 ("Office Action") in the present application, please enter the following in the above-identified application:

A listing of **Claims** beginning on page 2; and

Remarks beginning on page 10.

Applicants submit herewith a Request for Continued Examination pursuant to 37 C.F.R. 1.114 ("RCE"). Applicants authorize payment of the fees associated with the RCE and any additional fees deemed necessary for entry of this Response, via the U.S. Patent and Trademark Office e-filing system (EFS-Web).